

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jeri L Estok
 Debtor

Case No. 14-18689-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Oct 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2017.

db +Jeri L Estok, 228 Ballymore Rd, Springfield, PA 19064-2302
 13504123 Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640
 13530340 +PNC Bank, N.A., ATTN: Bankruptcy Department, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 13414870 +PNC Mortgage, 6 N Main St, Dayton, OH 45402-1908
 13471702 United States Department of Education, Claims Filing Unit, P O Box 8973,
 Madison, WI 53708-8973
 13414873 +Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Oct 25 2017 01:28:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov Oct 25 2017 01:36:11 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 25 2017 01:36:01
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 25 2017 01:36:08 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13514165 EDI: BECKLEE.COM Oct 25 2017 01:28:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13414862 +EDI: AMEREXPR.COM Oct 25 2017 01:28:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
 13414863 EDI: BANKAMER.COM Oct 25 2017 01:28:00 Bk Of Amer, 4060 Ogletown/Stanton Rd,
 Newark, DE 19713
 13514164 EDI: BL-BECKET.COM Oct 25 2017 01:28:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13414864 +EDI: WFNNB.COM Oct 25 2017 01:28:00 Cb/Lnbrynt, Po Box 182273, Columbus, OH 43218-2273
 13414865 +EDI: CHASE.COM Oct 25 2017 01:28:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 13414866 +EDI: CITICORP.COM Oct 25 2017 01:28:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 13458104 EDI: DISCOVER.COM Oct 25 2017 01:28:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13414867 +EDI: DISCOVER.COM Oct 25 2017 01:28:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 13414868 EDI: IRS.COM Oct 25 2017 01:28:00 IRS, Atlanta, GA 39901
 13414869 +EDI: CBSKOHLS.COM Oct 25 2017 01:28:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 13471661 EDI: PRA.COM Oct 25 2017 01:28:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13531427 +EDI: RESURGENT.COM Oct 25 2017 01:28:00 PYOD, LLC its successors and assigns as assignee,
 of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 13468121 EDI: Q3G.COM Oct 25 2017 01:28:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13442123 EDI: RECOVERYCORP.COM Oct 25 2017 01:28:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13414871 +EDI: NAVIENTFKASMSERV.COM Oct 25 2017 01:28:00 Sallie Mae, Po Box 9655,
 Wilkes Barre, PA 18773-9655
 13414872 +EDI: CITICORP.COM Oct 25 2017 01:28:00 Thd/Cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Stacey
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2017 at the address(es) listed below:

JEANNE MARIE CELLA on behalf of Debtor Jeri L Estok paralegal@lawbsc.com, pennduke@gmail.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor PNC Bank, National Association
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
THOMAS I. PULEO on behalf of Creditor PNC Bank, National Association tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Jeri L Estok**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN **xxx-xx-2772**
EIN _____
Social Security number or ITIN _____
EIN _____

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **14-18689-jkf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeri L Estok
aka Jeri L Hesler

10/24/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.